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ABSTRACT

The booklet was developed by the Committee on Criteria for Consumer Education Programs and Materials of the American Home Economics Association as a guide for the evaluation of consumer education programs and materials and for the development of such materials. A series of rating scales are presented, with discussion and explanation, in five sections, each of which can be used separately if desired. Objectives of Consumer Education includes scales for: social significance, human values, communication of content, specificity of behavioral aspect, and intellectual difficulty. Content of Consumer Education Curriculum presents scales for: objectivity, organization, conceptualization, difficulty level, timeliness, credibility of content, focus, and relevancy. Learning Experiences includes scales for: maturity level of learner, variety, sensory stimulation, relevancy, stimulation of thought, and learner's feedback. Materials and Procedures includes scales for: relationship to objectives, objectivity, transfer, continuity, comprehensiveness, validity, self-evaluation, feedback, language, and honesty. Educational Materials presents scales for: relationship to educational objectives of consumer education program, relevancy, educational approach, timeliness, organization, publication dates, difficulty level, maturity level, representation of minorities, objectivity, degree of advertising, credibility of sources, directions (if necessary), reproduction provisions, appeal, physical appearance, packaging, and cost. (SA)

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A guide for Evaluating Consumer Education Programs and Materials

U.S. DEPARTMENT OF HEALTH
EDUCATION & WELFARE
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A guide for Evaluating Consumer Education Programs and Materials

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Consumer education is one of the important programs in today's curriculm. Numerous materials for use in formal and informal teaching situations are available from educational sources and from business.

This leaflet has been developed by the Committee on Criteria for Consumer Education Programs and Materials of the American Home Economics Association to serve as a guide, in evaluating consumer education programs and materials. It can be an aid for both those who develop and those who use such programs and materials in the classroom or for other educational purposes. It has been organized so that it can be used in total or in part, according to individual needs.

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What is Consumer Education and How Does it Differ from Consumer Information

"Consumer education is the preparation of the individual in the skills, concepts and understanding that are required for everyday living to achieve within the framework of his own values, maximum satisfaction and utilization of his resources."[1]

"Consumer information is. . .the specific knowledge as to characteristics of a particular product, such as estimated shrinkage and durability, recommended use and flammability."[2]

Consumer information is mere fact which changes as new products are marketed and as improvements are made; whereas, consumer education involves understandings and the application and evaluation of knowledge.

Organization of the Leaflet

A series of scales has been designed to help you evaluate consumer education programs. The scales, which can also serve as criteria for developing both programs and educational materials have been organized into five sections:

I. Objectives
II. Content
III. Learning Experiences
IV. Evaluation Materials and Procedures
V. Educational Materials

The pages with scales have been designed for reporduction. These scales are meant to serve as guidelines only, since any final decision about what to teach or how to teach it is best made by the individual educator or resource person to suit the focus intended, as well as the unique needs of the learning situation.

Recognizing that the needs of some people who develop educational materials differ from those who are involved in total curriculm planning, a separate part on criteria for educational materials has been included in the last section. This can be used as a guideline in developing materials, as well as in evaluating individual pieces for teaching.

1. "Consumer Education, What It Is And. . .What It Is Not," President's Committee on Consumer Interests, Washington, D.C.

2. Virginia Knauer, "Consumer Education Vs. Consumer Information," FORUM, J.C. Penney Company, Inc., Spring/Summer 1971, pg. 3.

1. Objectives of Consumer Education Curriculum

Today's consumer lives in the midst of a complex and rapidly changing economy which offers endless alternatives to him. Consumer education is a vehicle by which each individual can

gain understanding of changes in the economy

clarify personal goals, values and attitudes

identify alternatives

make decisions that will result in maximum satisfaction and benefits.

The objectives of any consumer education curriculm should reflect these understandings.

Educational objectives are essential because they identify the outcomes and purposes of instruction. They are the guidelines for determining what is to be learned, how it is to be taught, what teaching materials are needed and what will be evaluated. Direction is suggested by educational objectives. If a person does not know where he is going, how can he ever expect to get there? In the same manner, if goals are not identified, the educator will not have a basis for knowing what to teach or how to judge whether learning has occurred.

Educational objectives, in order to give direction for learning, are stated with two major parts:

1) the behavior or an action word which indicates the level of performance it is hoped the learner will achieve and

2) the content or subject matter with which he is expected to use the behavior.

Since it is the student who is the learner, the behavior described should be his rather than the teachers, e.g. "Student will be able to identify from case situations four defense mechanisms that consumers frequently use in the market place" is a clearer expression of what the learner is to accomplish than "To teach a student about four defense mechanisms consumers frequently use in the market place".

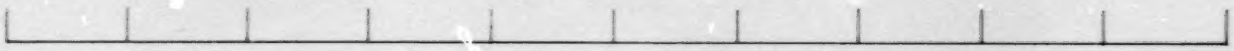
Scale 1—Criteria for Objectives

Mark the point on each scale ranging from excellent to poor that, in your opinion, describes the objectives for the consumer education curriculm being evaluated. Space has been left for your comments, too.

The descriptions under excellent in this section and in the following four sections can also be used as guidelines in developing curriculm. ("Objectives" is the assumed subject of each description.)

1. SOCIAL SIGNIFICANCE

Excellent — Poor



Encourage the development of knowledge, skills and/or attitudes that contribute to effective decision-making in a consumption-oriented society.

Focus on consumer information and other content without regard for their use in decision making.

2. HUMAN VALUES

Excellent — Poor

Encourage awarness and objective analysis of human values, emotions and interests related to consumerism

Ignore values, emotions and human interests related to consumerism

3. COMMUNICATION OF CONTENT

Excellent — Poor

Communicate clearly what content is to be learned

State content to be learned in vague and hazy terms

4. SPECIFICITY OF BEHAVIORAL ASPECT

Excellent — Poor

Describe intended behaviors specifically enough to provide a basis for evaluating whether changes in behavior occur

State behaviors in such general terms that little or no basis for evaluation is provided

5. INTELLECTUAL DIFFICULTY

Excellent — Poor

Include a range in intellectual difficulty from simple to complex, concrete to abstract

Are limited in range of intellectual difficulty to very simple or very difficult levels

2. Content of Consumer Education Curriculum

Content is the information that is to be learned. By stating it in the form of concepts and generalizations or conceptual statements, the transfer of learnings to a variety of situations will be encouraged. Concepts and generalizations are less likely to change than specific facts and, therefore, will be more useful for longer spans of time. Formulating concepts and generalizations is a skill that people are constantly required to use in life. Becoming proficient in this skill can save a person's time, as well as improve his quality of life.

What is concept? It is a mental picture or idea, an abstraction that has meaning to the person holding it. It may be expressed in a word or phrase. The concepts one has continually develop and change with added experience.

A generalization, on the other hand, is a complete statement, usually involving more than one concept, that expresses an underlying truth and has meaning in a variety of situations. Relationships between and among ideas, experiences and/or objects are usually indicated. Generalizations (referred to as conceptual statements by some educators) are based on observations or interpretations of events occurring repeatedly in situations.

The content areas of consumer education cover a wide expanse of information. The following broad concepts are recommended for a consumer education program because they contribute to man's understanding and skill in his role as a consumer:

Who is a consumer?

The economic system

Alternatives in the market place

Consumer decision-making

Consumer resources

Credit as a resource

Consumer behavior and what influences it

Consumer legislation and protection

Consumer agencies and organizations

The role of advertising

Rights and responsibilities of the consumer

The following criteria have been developed to help evaluate the content of curriculm materials in consumer education.

Scale 2—Criteria for Content*

Mark the point on each scale ranging from excellent to poor that, in your opinion, describes the content being evaluated. Space has been provided for your comments. ("Content" is the assumed subject of each description.)

1. OBJECTIVITY

Excellent — Poor

Is presented in an objective and unbiased way; represents different points of view

Is stated in a biased way; is limited to a single point of view

2. ORGANIZATION

Excellent — Poor

Is organized in a logical manner; e.g.
simple to complex
concrete to abstract
immediate to remote
known to unknown

Is lacking a recognizable organization

3. CONCEPTUALIZATION

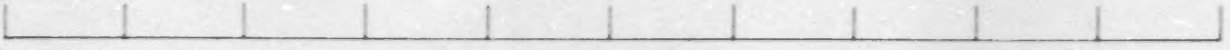
Excellent — Poor

Is developed in a conceptual framework; concepts and/or generalizations (usually) show relationship and have application to more than one situation

Stresses isolated facts, memorization or information without an organizing framework

4. DIFFICULTY LEVEL

Excellent — Poor



Is appropriate in difficulty for learner

Does not challenge learner or is too difficult to comprehend

*NOTE: Descriptions under excellent can also be used as guidelines for developing content for consumer education curriculum.

5. TIMELINESS

Excellent — Poor

Is current in information and ideas

Is outdated in formation and ideas

6. CREDIBILITY OF CONTENT

Excellent — Poor

Is thoroughly supported by evidence; e.g. adequate research, accepted theory or authoritative sources

Lacks evidence for support of ideas and information; represents facts taken out of context; is true for only one segment of society

7. FOCUS

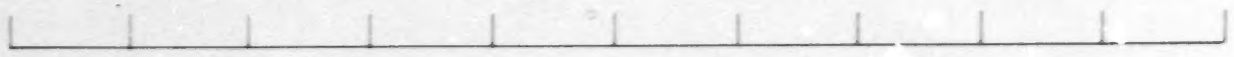
Excellent — Poor

Focuses on understanding the role of an effective consumer

Focuses on isolated pieces of consumer information, product description or the most economical buy

8. RELEVANCY

Excellent — Poor



Is relevant to current consumer concerns of learner

Is unrelated to learner's consumer concerns

3. Learning Experiences

"If he (the teacher) is indeed wise, he does not bid you enter the house of his wisdom, but rather leads you to the threshold of your mind." (Kahil Gibran)

Leading the learner "to the threshold of (his) mind" means teaching him to develop concepts and generalizations. Before this can be done, a knowledge of how concepts and generalizations are formed is necessary. Concepts grow as one gains new experiences; they take on different characteristics but retain the same general form. Several basic principles that explain how they develop are guidelines for selecting teaching methods. The following experiences can help form concepts and generalizations:

Sensory stimulation and reaction; e.g. seeing or observing, smelling, tasting, hearing, and touching.

Differentiation or distinguishing differences.

Reflection or contemplation of past events.

Analysis or examination of individual parts that make up a complete idea and identifying the relationships among them.

Problem solving, examination of probable consequences of alternative solutions.

Experimentation and discovery.

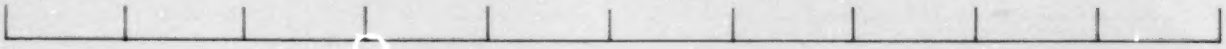
In general, experiences with concrete examples and in real situations provide learners the best chance to develop ideas and skills. When such experiences are not possible, vicarious ones may be used with effect.

Scale 3—Criteria for Learning Experiences *

Mark the point on each scale ranging from excellent to poor that, in your opinion, describes the learning experiences being evaluated. Space has been provided for your comments. ("Learning experiences" is the assumed subject of each description.)

1. MATURITY LEVEL OF LEARNER

Excellent — Poor



Are appropriate for the maturity level and past experiences of the learner

Are too cute, too advanced or lacking in challenge for the learner

2. VARIETY

Excellent — Poor

Provide enough variety to accomodate learners from varying backgrounds and abilities

Are too limited to provide learning for individuals with varying backgrounds and abilities

3. SENSORY STIMULATION

Excellent — Poor

Involve as many senses as logical and meaningful

Involve verbal abstractions with limited sensory experiences

*NOTE: Descriptions under excellent are guidelines for developing consumer education curriculum.

4. RELEVANCY

Excellent — Poor

Are simulated or real life experiences for the learner

Are remote experiences that the learner will rarely, if ever, have again

5. STIMULATION OF THOUGHT

Excellent — Poor

Encourage problem solving

Emphasize presentation of information and solutions to problems without student involvment

6. LEARNER'S FEEDBACK

Excellent — Poor

Provide feedback and reinforcement to the learner

Give no provisions for feedback to learner

4. Evaluation Materials and Procedures

Has the learner achieved the objectives for the consumer education program?

If not, how much progress has he made?

The evaluation process can provide answers to these questions since it involves the gathering of evidence on the learner's attainment of educational objectives and forming of judgements as to his strengths and weaknesses in light of the evidence. The methods for gathering the evidence may be determined by the behavior stated in the objective and the characteristics of the learner who is being evaluated.

Different types of behavior suggest that different evidence might be needed in the evaluation process. One objective may require evidence based upon measurement or a quantitative score, e.g., the number of correct responses on five multiple choice questions or the numerical score on a college entrance examination. Another objective may require evidence based upon descriptive information or actual observation, e.g. learner's response to an unfinished sentence or nonverbal reactions to a specific situation. Still another objective may require evidence based upon both measurement and descriptive information.

Evaluation is more inclusive than a score on an examination or a nonverbal reaction to a situation. It involves an interpretation and the formulation of a value judgement about the evidence in relation to the objectives.

Formula A, cited below, shows that evaluation consists of measurement and descriptive information of a learner's behavior plus interpretation and judgement about the measurement and descriptive information.

FORMULA A

Measurement + Descriptive Information + Interpretation and Judgement = Evaluation

Formula B illustrates that scores from true-false and multiple choice questions are forms of measurement and that observations, rating scales and questionaires are examples of descriptive information. In the evaluation process, interpretation and judgement of measurement and/or descriptive information are essential components.

FORMULA B

$$\frac{\text{True-false test score} + \text{Multiple-choice test score}}{\text{Measurement}} + \frac{\text{Observation, Rating Scale, Questionnaire}}{\text{Descriptive Information}} + \text{Interpretation and Judgement} = \text{Evaluation}$$

Evaluation Materials and Procedures
(Continued)

Both the teacher and the student may perform evaluative processes; although, self-evaluation tends to be more personal and have greater meaning to the learner. A student may use scores from test and information on questionnaires, rating scales, etc., as a basis for making a judgement concerning his effectiveness in relation to his own ability and/or others. The learner may also set his own objectives and devise methods for determining progress toward them. When a student is involved in self-evaluation, the experience tends to be meaningful and behavioral improvements are likely to result.

The evaluation data serves many useful purposes. It is a means of communicating to the learner his progress toward the desired behavior. The feedback can be a reinforcement of his strengths and serve as incentive for improving his weaknesses. Another important function that evaluation can serve is a foundation for making improvements and changes in curriculm and teaching. Evaluation can also indicate learner's progress to parents and administrators.

Scale 4—Criteria for Evaluation Materials and Procedures*

Mark the point on each scale that, in your opinion, best describes the materials and procedures used in evaluating the learner's behavior. Space has been provided for your comments. ("Evaluation materials and procedures" is the assumed subject of the description.)

1. RELATIONSHIP TO OBJECTIVES

Excellent — Poor

Aid the educator and/or student in making a judgement of the learner's progress toward the desired behavior stated in the objectives

Require a judgement of learner's progress that is unrelated to the behavior stated in the objectives

2. OBJECTIVITY

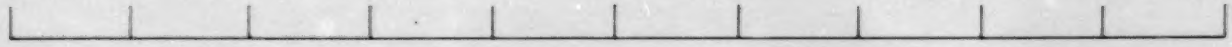
Excellent — Poor

Emphasize objectivity in scoring and interpretation

Involve a high degree of personal bias and subjectivity on scoring and interpretation

3. TRANSFER

Excellent — Poor



Test learner's ability to use information in a number of real or simulated consumer situations different from those used as learning experiences

Test the learner's ability to use information in the same situations as those used as learning experiences

*NOTE: Descriptions under excellent can also be used as guidelines for developing evaluation in consumer education curriculum.

4. CONTINUITY

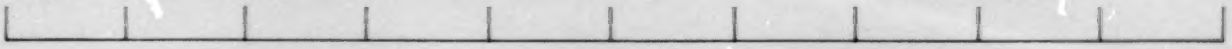
Excellent — Poor

Are designed for continuous collection of evidence: before instruction, during instruction, at the end of the unit or semester, and at a later time, if necessary

Provide for sporadic collection of evidence,e.g. a final examination or one term paper

5. COMPREHENSIVENESS

Excellent — Poor

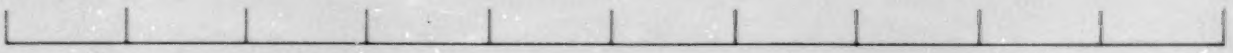


Represents an adequate sample of behavior in consumer education, e.g. observations of performance and responses on a variety of devices are used

Involve a limited sample of behaviors, e.g. only responses on paper and pencil devices are used

6. VALIDITY

Excellent — Poor



Provide valid evidence of a learner's achievement or evaluate what they purport to evaluate, e.g. a learner's performance in solving a consumer problem could provide valid evidence of decision-making ability

Do not evaluate what they are designed to evaluate, e.g. a test listing steps in decision making would not provide valid evidence of decision-making ability

7. SELF EVALUATION

Excellent — Poor

Encourage continuous self evaluation by the learner

Do not provide an opportunity for self evaluation by the learner

8. FEEDBACK

Excellent — Poor

Provide for sharing evaluation with learner for the purpose of encouraging improvement

Do not make it possible for the learner to see the results of evaluation

9. LANGUAGE

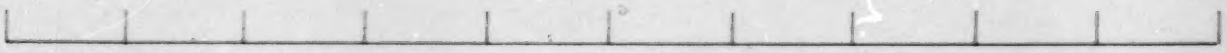
Excellent — Poor

Use words that can be understood by learner

Use language that is not in the learner's vocabulary and, therefore, scores do not accurately represent degree of comprehension

10. HONESTY

Excellent — Poor



Elicit honest responses

Do not elicit honest responses; learner responds according to his impressions of instructor's wishes

5. Educational Materials

Educational materials and learning experiences (see pages 10-12) are so interrelated that making reference to one is difficult without considering the other. However, the focus of this section will be on criteria for developing and evaluating instructional media. Whether you are an educator directly involved in teaching, a business person, a governmental representative or a professional association member, there are some basic questions to answer before actually developing educational materials.

What are your objectives for developing the material?

What audiences are you trying to reach?

Objectives of the consumer education program serve as guidelines for the educator in selecting materials that can contribute to the total curriculm.

Individuals who develop educational materials but are not teaching may familiarize themselves with consumer programs by reviewing state curriculm guides, conferring with educators and attending educational association meetings. The first four sections of this evaluation booklet suggest criteria for an effective consumer education program and can also offer direction in developing relevant educational materials. However, this last section may be used independently for evaluating individual units.

Scale 5—Criteria for Educational Materials*

Mark the point on each scale ranging from excellent to poor that, in your opinion, best describes the teaching materials being evaluated. Space has been provided for comments. ("Teaching materials" is the assumed subject of each description.)

1. RELATIONSHIP TO EDUCATIONAL OBJECTIVES OF CONSUMER EDUCATION PROGRAM

Excellent — Poor

Contributes to attainment of objectives of educational programs

Are unrelated to educational objectives

2. RELEVANCY

Excellent — Poor

Are oriented in content and approach to simulated or real consumer situations to which learner can relate

Employ content and approach which would rarely be used by learner in consumer situations

3. EDUCATIONAL APPROACH

Excellent — Poor

Contribute to the development of critical thought and creativity in problem solving

Make little or no contribution in challenging critical thought and creativity in problem solving

*NOTE: Descriptions under excellent are guidelines for developing consumer education curriculum.

4. TIMELINESS

Excellent — Poor

Utilize current information, photography and experiences

Include content, pictures and techniques that are out of date

5. ORGANIZATION

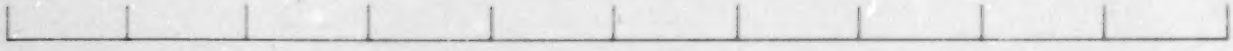
Excellent — Poor

Develop each idea adequately in a logical manner

Treat too many ideas inadequately or too few ideas in a redundant manner

6. PUBLICATION DATES

Excellent — Poor

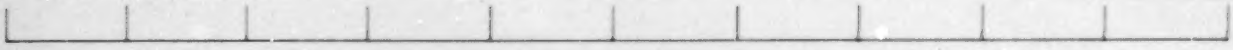


Indicate publication dates

Do not include publication dates

7. DIFFICULTY LEVEL

Excellent — Poor



Are challenging but not beyond the ability of the learner

Are too difficult for learner to comprehend or are lacking in challenge

8. MATURITY LEVEL

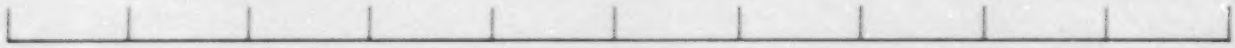
Excellent — Poor

Are appropriate for age and maturational level of learner

Appeal to a younger learner, are too cute or includes content and experiences which are for older learners

9. REPRESENTATION OF MINORITIES

Excellent — Poor



Include racial, ethnic and male-female representation

Are extreme in racial, ethnic and male-female discrimination

10. OBJECTIVITY

Excellent — Poor

Are objective, lack product and/or company biases

Present a limited point of view without consideration of other alternatives; lack objectivity

11. DEGREE OF ADVERTISING

Excellent — Poor

Do not include advertising; use generic rather than brand name information

Are primarily advertising with little or no educational value

12. CREDIBILITY OF SOURCES

Excellent — Poor

Represent basic conclusions of research, accepted theory or qualified authority; author and/or source are indicated

Are based upon opinion or are the works of unqualified authors; give misleading or isolated facts from research, use isolated quotes out of context or sources are not cited

13. DIRECTIONS (IF NECESSARY)

Excellent — Poor

Make clear and understandable a method for use

Are very complex to use, with little or no instructions

14. REPRODUCTION PROVISIONS

Excellent — Poor

Provide for duplication of the parts of unit for learner's use

Do not provide for duplication of the components designed for learner's use

15. APPEAL

Excellent — Poor

Have appeal in method of presentation and pictures for intended audience

Are not pleasing to view; are not appealing to the learner with whom they will be used

16. PHYSICAL APPEARANCE

Excellent — Poor

Are simple, attractive, effective in design and easy to read

Are unattractive, cluttered, blurred, poor is design and difficult to read

17. PACKAGING

Excellent — Poor

Are durably packaged; are easy to store and identify

Are poorly constructed or packaged; are difficult to store and identify because of size, shape and label

18. COST

Excellent — Poor

Are available for a cost commensurate with value

Are more costly than is justified by its probable use